Copy of Claims 16, 19, 23, 25, and 28-29 of Application 08/919,339 as Subject to Requirement for Restriction Mailed July 20, 1999 (Paper No. 8)

16.   (U.S. App. No. 08/919,339) An apparatus for verifying a second account identifier for use in place of a first account identifier, comprising:

a processing unit, said processing unit including a cryptographic processor;

a communications unit, connected to said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and

a memory device connected to said processing unit, said memory device containing

a private cryptographic key,

a first data element,

a second data element and

a program, adapted to be executed by said processing unit, to

receive the second account identifier,

extract from the second account identifier a third data element and a fourth data element,

decrypt the third data element using the private cryptographic key and the fourth data element,

compare the decrypted third data element with the first data element in a first comparison,

compare the fourth data element with the second data element in a second comparison, and

verify the second financial account identifier in accordance with the first comparison and the second comparison.

19.   (U.S. App. No. 08/919,339) A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:

providing a memory device containing a private cryptographic key, a first data element and a second data element;

receiving a second account identifier;

extracting from the second account identifier a third data element and a fourth data element;

decrypting the third data element using the private cryptographic key and the fourth data element;

comparing the decrypted third data element with the first data element in a first comparison;

comparing the fourth data element with the second data element in a second comparison; and

verifying the second account identifier in accordance with the first comparison and the second comparison.

23.   (U.S. App. No. 08/919,339) An apparatus for verifying a second account identifier for use in place of a first account identifier, comprising:

a processing unit;

a communications unit, connected to said processing unit, operable to transmit and receive information regarding a second account identifier; and

a memory device connected to said processing unit, said memory device containing

data representing a plurality of predetermined account identifiers,

data representing a status for each of said plurality of predetermined account identifiers, and

a program, adapted to be executed by said processing unit, to

receive said second account identifier,

compare said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier, and

verify said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

25.   (U.S. App. No. 08/919,339) A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:

providing a memory device containing

data representing a plurality of predetermined account identifiers and

data representing a status for each of said plurality of predetermined account identifiers;

receiving a second account identifier;

comparing said second account identifier with at least one of said plurality of predetermined account identifiers to identify one predetermined account identifier matching said second account identifier; and

verifying said second account identifier in accordance with said comparing step and the data representing the status of said one predetermined account identifier.

28.   (U.S. App. No. 08/919,339) A method for verifying a second account identifier for use in place of a first account identifier, comprising the steps of:

receiving a plurality of second account identifiers, each second account identifier being different from remaining second account identifiers; and

verifying that each of the plurality of second account identifiers indicates a first account identifier.

29.   (U.S. App. No. 08/919,339) The method of claim 28, in which the first account identifier and each second account identifier respectively comprise sixteen digits.

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IN THE CLAIMS:

Please **REPLACE** Claims **16 and 19** as follows:

16. (TWICE AMENDED) An apparatus, comprising:

a processing unit, said processing unit including a cryptographic processor;

a communications unit, in communication with said processing unit, operable to transmit and receive information regarding a second account identifier for use in place of a first account identifier; and

a memory device connected to said processing unit, said memory device containing

a private cryptographic key,

a first data element,

a second data element and

a program, adapted to be executed by said processing unit, to

receive the second account identifier,

extract from the second account identifier a third data element and a fourth data element,

decrypt the third data element using the private cryptographic key and the fourth element,

compare the decrypted third data element with the first data element in a first comparison,

compare the fourth data key element with the second data element in a second comparison, and

verify the second account identifier in accordance with the first comparison and the second comparison.

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19.   (TWICE AMENDED) A method, comprising the steps of:

providing a memory device containing a private cryptographic key, a first data element and a second data element;

receiving a second account identifier for use in place of a first account identifier;

extracting from the second account identifier a third data element and a fourth data element;

decrypting the third data element using the private cryptographic key and the fourth data element;

comparing the decrypted third data element with the first data element in a first comparison;

comparing the fourth data element with the second data element in a second comparison; and

verifying the second account identifier in accordance with the first comparison and the second comparison.

Please **ADD** new Claims **28-44** as follows:

28.   (NEW) The method of claim 19, in which receiving comprises:

receiving the second account identifier from a merchant.

29.   (NEW) The method of claim 19, further comprising:

authorizing a transaction based on the first comparison and the second comparison.

30.   (NEW) The method of claim 19, further comprising:

transmitting an authorization code to a merchant.

31.   (NEW) The method of claim 19, further comprising:

transmitting an authorization code to a merchant based on the first comparison and the

second comparison.

32.   (NEW) The method of claim 19, further comprising:

transmitting an authorization failed message to a merchant.

33.   (NEW) The method of claim 19, further comprising:

transmitting an authorization failed message to a merchant based on the first comparison

and the second comparison.

34.   (NEW) The method of claim 19, further comprising:

terminating a transaction.

35.   (NEW) The method of claim 19, further comprising:

terminating a transaction based on the first comparison and the second comparison.

36.   (NEW) The method of claim 19, in which comparing the decrypted third data element

with the first data element comprises:

determining whether the decrypted third data element matches the first data element.

37.   (NEW) The method of claim 19, in which comparing the fourth data element with the second data element comprises:

determining whether the fourth data element matches the second data element.

38.   (NEW) The method of claim 19, in which the third data element comprises a nonce.

39.   (NEW) The method of claim 19, in which the third data element comprises a timestamp.

40.   (NEW) The method of claim 19, in which the fourth data element comprises an initialization variable.

41.   (NEW) The method of claim 19, in which the second account identifier comprises a single-use number.

42.   (NEW) The method of claim 19, in which the second account identifier comprises a number that is used to perform only a specific transaction.

43.   (NEW) The method of claim 19, in which verifying comprises:

determining whether the second account identifier is valid based on the first comparison and the second comparison; and

transmitting an authorization code if the second account identifier is valid.

44.   (NEW) The method of claim 19, in which the second account identifier comprises at least one alphanumeric character.

96-059-1 RS 07.08.02